

# Looking to convert to a Roth IRA?

## *Now is Your Chance*

Through 2012, regardless of your income, ALL taxpayers will be allowed to make a conversion from a traditional IRA to a Roth IRA.

### Benefits of a Roth IRA:

- Earnings grow tax-deferred and are withdrawn tax-free!
- No Required Minimum Distributions (RMDs) required.

Now is the time to take the opportunity to consider a Roth IRA conversion if you make over \$100,000 adjusted gross income. A Roth IRA may make sense for you. It's important to assure you understand the complexity of converting and what's right for your unique situation.

### Points to consider:

- Is the account value on your traditional IRA relatively small?
- Do you have many years before retirement?
- Do you have enough money to pay the taxes due?
- Do you want your IRA to grow tax-free until you or your heirs are ready to withdraw the money (Roth IRAs don't require people age 70½ or older to take minimum distribution)?
- Will you be in a lower, equal or higher federal tax bracket when you retire?



**Contact Your  
Independent Agent Today**

**Important Note:** You are not required to transfer your IRA to a new company or open a new annuity contract in order to convert into a Roth IRA. Conversions should generally be accepted where you have your current IRA.

This information is not intended or written to be used as legal or tax advice. North American strongly encourages you to consult your tax or legal advisor before considering if a Roth IRA conversion is right for you. Neither North American, nor any agents acting on its behalf, should be viewed as providing legal, tax or investment advice. A Roth IRA is available with fixed annuity and fixed index annuity products issued by North American Company for Life and Health Insurance®, West Des Moines, Iowa 50266. Products and features may not be available in all states.  
1. Provided that the account is at least five years old and the account holder is 59½ or older.